

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

| | | |
|---|---|----------------------------|
| MICHELLE COOK, | § | |
| Plaintiff, | § | |
| | § | |
| v. | § | |
| | § | |
| CREDIT SYSTEMS INTERNATIONAL, INC., and RADIOLOGY ASSOCIATES OF NORTH TEXAS, P.A., | § | 4:19-CV-308-SDJ-KPJ |
| Defendants. | § | |
| | § | |
| | § | |

**MEMORANDUM ADOPTING REPORT AND
RECOMMENDATION OF UNITED STATES MAGISTRATE JUDGE**


Came on for consideration the report of the United States Magistrate Judge in this action, this matter having been heretofore referred to the Magistrate Judge pursuant to 28 U.S.C. § 636. On September 10, 2020, the Magistrate Judge entered proposed findings of fact and recommendations (Dkt. #99) that Plaintiff Michelle Cook’s (“Plaintiff”) Motion for Partial Summary Judgment Against Credit Systems International, Inc. (Dkt. #32) be denied and Defendant Credit Systems International, Inc.’s (“Credit Systems”) Cross-Motion for Summary Judgment (Dkt. #39) be granted in part and denied in part. The case, and the parties’ motions, concern a collections account (the “Collections Account”) for a debt to a medical provider that was incorrectly attributed to Plaintiff.

Having received the Report of the United States Magistrate Judge, and no timely objections being filed, the Court is of the opinion that the findings and conclusions of the Magistrate Judge are correct and adopts the Magistrate Judge’s report as the findings and conclusions of the Court.

Accordingly, Plaintiff’s Motion for Partial Summary Judgment Against Credit Systems International, Inc. (Dkt. #32) is **DENIED**, and Credit Systems’ Cross-Motion for Summary Judgment (Dkt. #39) is **GRANTED IN PART** and **DENIED IN PART**. Specifically, Credit

Systems' Motion is granted as to Plaintiff's claims under Section 1692e regarding Credit Systems' original communication of the Collections Account to the credit reporting agencies and Plaintiff's claim under Section 1692f. Credit Systems' Motion is denied as to Plaintiff's claims under Section 1692e regarding Credit Systems' second communication of the Collections Account.

So ORDERED and SIGNED this 28th day of September, 2020.



SEAN D. JORDAN
UNITED STATES DISTRICT JUDGE